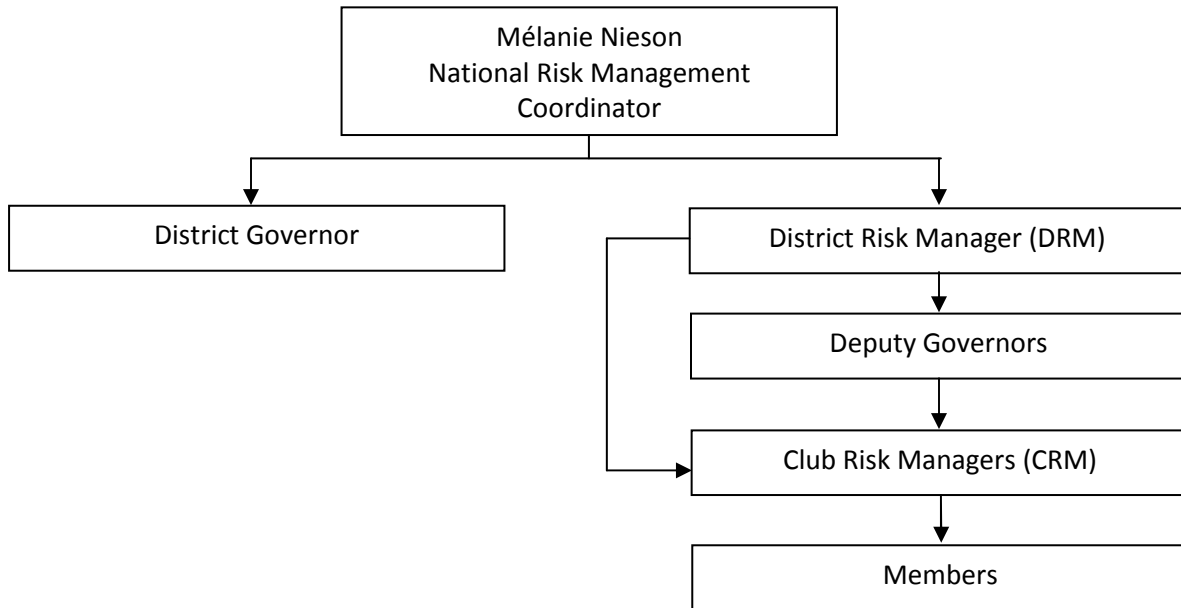


# CLUB RISK MANAGER

## JOB DESCRIPTION

The Club Risk Manager must possess an understanding of risk management concepts and the importance of risk management within the Association.



### CRM Skill Set:

The CRM should possess and/or be willing to develop or improve the following skills and abilities:

- Able to deal with difficult situation in a confidential and professional manner;
- Able to anticipate potential problems arising from projects and Club ventures;
- Good understanding of National, District, Zone and Club reporting requirements and procedures, including provincial/territorial corporate status filing requirements and procedures and Canada Revenue Agency requirements and procedures;
- Understand the relationship between the Club and any Foundation operated at arm's length by the Club and the ability to communicate the risk management requirements applicable to the Foundation;
- Recognize and draw upon available resources within the District and at the National level especially Melanie Nieson (insurance and risk management) and Carman Preston (dues).

### CRM Responsibilities:

The CRM shall be responsible to:

- Act as an information and education resource to the Club and individuals within the Club with respect to matters pertaining to risk management;
- In cooperation with the project committee, analyze Club projects and procedures (past, present and contemplated) to determine any potential risks that have occurred or may occur and determine proper mitigation;

- Advise Club on viability of all Club projects from a risk perspective, including potential legal issues, potential risks, insurability and recommendations for mitigating risks;
- Communicate with National Risk Management Coordinator should any potential “grey areas” be identified where legal or liability issues are unclear;
- Communicate with stakeholders with respect to insurance or legal requirements that may be necessary on any given projects or issues;
- Ensure you have received a Certificate of Insurance from Melanie at National for ALL events, socials, programs, etc. that you are hosting.
- Ensure that all required Club documentation and submissions are filed correctly and on time to each level of the Association (e.g. dues, membership reporting forms, insurance reporting forms, etc.);
- Ensure the Club is in good standing with respect to provincial or territorial corporate filings (annual returns) and that copies are sent to National;
- Act as (or designate a person if necessary) a sole point of contact with the public, media, etc. on any projects where an incident may have occurred. NOTE – depending on the severity of the incident you may wish to defer this to National Risk Management Coordinator;
- Act as sole point of contact with National Risk Management Coordinator when advising of new projects, determining whether additional coverage is required, and/or when submitting incident reports;
- Ensure copies of all reports, forms, correspondence, checklists, etc. are kept in a secure location for future access and use.

#### **CRM Helpful Hints:**

The CRM should keep in mind the following:

- Be familiar with the Step by Step Risk Management Guide and the education and information received from the NRMC and your DRM;
- Keep on hand copies of checklists, audits and other helpful forms for use when hosting a function and keep completed forms for reference/resource use next time;
- Don’t be afraid to think outside the box. The above is a guideline only and is open to change. If you come up with ideas for improvement please let your DRM or Melanie know;
- Brainstorm with others about potential risks, ensure you haven’t missed anything;
- If you host an annual event, ensure you review your risk assessment each year. Has anything changed? Does it present different risks? Are mitigations still appropriate?
- Seek legal advice if you are questioning potential laws. Your local municipality can be a great source of information regarding by-laws and policies;
- Documentation is your best friend. Ensure you keep copies of everything you send out and note the date you sent it out;
- If your Club owns property (i.e. pool, building, park, etc.), it is vital that you have a minimum of \$2,000,000 liability insurance on each property and Kin Canada must be listed as an additional insured.
- If your Club rents or leases property from a third party, make sure that you are listed as an additional insured on their liability insurance. For example, if you lease a room in a municipal building, see if you can be named as an additional insured on their policy. You should always check with Melanie at National in order to ensure you have covered all your insurance bases.

**Don’t be afraid to ask for help – call your DRM or  
Mélanie Nieson at Kin National – 1-800-742-5546 ext. 208.**